

## Latest Notes

### Closed exposures

Discussed with mgr and agreed no need to hold open for LOR as we believe LOR time frame is 6 months at most to replace this modular home. We sent out the additional 3 months LOR today and closed our exposures. Sent letter with check to insd stating we have paid what we believe is the LOR due and if additional time for LOR needed then contact us to discuss. Also put in 180 debris removal reminder.

-David E Block (03/07/2019 2:22 PM)

### LOR

This was a mobile home that was a total loss. This was rental property - advised CR that it would be reasonable to allow for 6 month to replace - advised CR to go ahead and pay the 6 months and advise insured we are closing the file. Set authority for the 6 months LOR.

CR to close the file.

-Tami R Wolf (03/07/2019 2:08 PM)

CA 30 Day Letter sent

CA 30 Day Letter sent, only pending items are ongoing loss of rents and Debris removal.



LOR Is currently paid through 3/31/19.  
-David E Block (02/28/2019 10:51 AM)

Issued payment of Ohm Corporation invoice  
-Tracy Guinther (02/21/2019 8:01 AM)

Expense PSA  
Set per your request.  
-Tami R Wolf (02/19/2019 2:17 PM)

Approved psa for expense incurred of \$11,382.50.  
-Mike Westby (02/14/2019 10:36 AM)

Pending items  
Only item pending is LOR and debris removal. Therefore no further 14 day fwps.  
-David E Block (02/13/2019 10:10 AM)

Emailed insd re pmt  
Sent email to insd just now:

Hi Mandi,

The payment was approved for \$42,000 which is the mobile home limits of \$40,000 plus landscaping limits of \$2000. You should receive the payment in a few days.

Thanks

David E Block

Nationwide Agribusiness Ins NAIC

Claims Specialist II, Commercial Property

P.O. Box 182068

Columbus, OH 43218-2068

(Work) 805-443-3686

(Cell) 805-443-3686

(Fax) 866-314-8281

BLOCKD3@nationwide.com

-David E Block (02/07/2019 1:54 PM)

PSA

Set per your request to pay limits.

-Tami R Wolf (02/07/2019 12:56 PM)

Expense PSA

Sent request for the Expense PSA to Director to review and approve.

-Tami R Wolf (02/07/2019 12:39 PM)



Reserves  
Reserves set per your request.  
-Tami R Wolf (02/07/2019 11:57 AM)

Email to insd re appraisal  
Sent an email to Mandi with the appraisal report and this email:

Hi Mandi,

Attached is the appraisal report. Please note the home value alone is valued at \$45,000, its the land that makes the full value of \$625,000. Therefore I have put in a request to pay the full limits of \$40,000 and you have additional insurance benefits for the tress and shrubs up to \$2,000 which will be included making the total \$42,000.00

There are available limits of \$4,000 or 10% of the home limits for debris removal, this is paid once incurred. This cost is for clean up and disposal of the debris. Please send me the invoice/s once you have completed the clean up.

Please let me know when you expect to have the space cleared and a new home ordered and installed. The policy allows for loss of rents based on when the property could have been replaced. Therefore we will work with you but we cannot continue with loss of rents past when it could have been replaced if you move forward with reasonable speed.

If you believe it will be longer than 6 months from the date of loss please contact us to discuss and advise why a longer time frame is needed.



Thanks

David E Block

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-David E Block (02/07/2019 11:37 AM)

Recd Appraisal Report & Invoice

Recd Appraisal Report & Invoice from Valbridge. Invoice total is \$5,000 which is what our budget was. Will send PSA request to mgr to get it paid.

Appraisal report states the total value of home and land is \$625,000 but the home alone is \$45,000.00. Therefore we would owe full limits of \$40,000.00.



I noted in the photos there are trees and shrubs burned all around the home and the policy allows for 5% of limits additional insurance which would equal \$2,000 but not more than \$1,000 for any individual tree. I will add this to the estimate and put in the full \$2000 as there are many large mature trees burned.

The \$4,000 limits for debris removal have not been incurred yet so that will be paid if/when incurred.

Loss of rents should continue for at least 3-4 more months as it would take at least 5-6 months to get the area cleared and signed off for the new manufactured home installed, then ordering the new home and getting it put in. Therefore it would not be unreasonable for LOR to continue for 6 months or more.

Sending up new reserve and sending up PSA.  
-David E Block (02/07/2019 11:06 AM)

Email from appraiser to insured for additional info  
Recd cc yesterday on an email from appraiser to insured for additional info:

Hi John.

Checking in. Have you had a chance to review our additional questions below? We would like to get this report to the insurance company as soon as possible.

Thank you,  
  
Jody



Jody Johnston

Valbridge Property Advisors | Central California

4915 Calloway Dr., Suite 101

Bakersfield, CA 93312

Office 661.587.1010 ext. 115 | Fax 661.834.0748

-David E Block (02/06/2019 4:49 PM)

Claims is still open with o/s reserves of \$49,250. When claim is closed I will send a copy of file to attorney.

-Tracy Guinther (02/01/2019 1:39 PM)

Recd update from Valbridge  
Recd update from Valbridge:

Hi David,

We received the information back from the insured. There's some conflicting information that we'll have to work our way through, but I wanted to let you know that he did send it, so we are able to move forward now.

Thank you,

Jody Johnston

Jody Johnston

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Office 661.587.1010 ext. 115 | Fax 661.834.0748

-David E Block (02/01/2019 10:44 AM)

Update from insd  
Recd reply today from insd

From: KW Farm and Ranch <kwfarmranch@kw.com>

Sent: Wednesday, January 30, 2019 10:44 AM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] Re: Fire claim status...Claim 405468-GI

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Sent reply confirming we are pursuing subro.  
-David E Block (01/30/2019 2:19 PM)

CA 30 Day Letter sent

CA 30 Day Letter sent  
-David E Block (01/30/2019 10:37 AM)

Paid O&C invoice for \$2600  
-Tracy Guinther (01/30/2019 10:32 AM)

14 Day fwp  
Sent email to insd for fwp

Hi Mandi,

I am just waiting on the appraisal report so we can settle the loss. I was contacted by the appraisal company this week to update me and they said they are just waiting for you to submit some information so they can accurately report the value. I believe they are trying to obtain pre fire photos and a more detailed description of the dwelling.

Thanks

David E Block  
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BLOCKD3@nationwide.com

-David E Block (01/30/2019 10:32 AM)

Received O&C invoice from Reliant Investigations - Invoice #190102 B for \$2,600.00 for the joint inspection on 1/28/19. Charges appear in line for service.

Submitted PSA request to pay invoice as over my authority

-Tracy Guinther (01/30/2019 10:24 AM)

Email from Jodi at Valbridge re rental survey

Recd email reply from Jodi,

From: Jody Johnston <jjohnston@valbridge.com>

Sent: Monday, January 28, 2019 1:48 PM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] RE: Update: Claim 405468-GI - 2332 Black Walnut Rd

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Will do.

And what do you want to do on the rental survey?

Jody Johnston

Valbridge Property Advisors | Central California

4915 Calloway Dr., Suite 101

Bakersfield, CA 93312

Office 661.587.1010 ext. 115 | Fax 661.834.0748

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Sent reply

Hi Jody,

Sorry I forgot to answer that question, no rental survey needed, we do not offer that to our customer.

Thanks

-David E Block (01/28/2019 5:10 PM)

Update from Appraiser  
Recd an email today:

From: Jody Johnston <jjohnston@valbridge.com>

Sent: Monday, January 28, 2019 12:37 PM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] Update: Claim 405468-GI - 2332 Black Walnut Rd

Nationwide Information Security Warning: This is an external email. Do not click on links or open attachments unless you trust the sender.

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Hi David,

We're working on the appraisal for 2332 Black Walnut Rd. We're trying to get this report back to you by the end of the month, but we have yet to receive some information from the owner. We have spoken to him multiple times on the phone, and he has said he would send pre-fire property information; however, it has not been sent to date.

We will be reaching out to him again today for status. We're hoping for pre-fire photos and description. Do you have anything else in your file that you could share with us? Maybe a copy of the notes taken at the time the insurance was issued or any policy information directly related to the subject manufactured home. For example, the owner mentioned there was a stick built addition at the rear of the manufactured home, but didn't know the size or if it was permitted.

The owner stated that he wanted a rental survey completed, because the manufactured home was rented and they received rental income from the property. We explained to him that we were only engaged to determine the structural improvement value as of the day before the fire, and we would discuss with you if you want us to additionally consider an income approach to value for the property.

Please advise how you would like us to proceed on the rental survey. Information for rental comparables of manufactured homes on multiple acres will be significantly limited.

We'll let you know if we don't receive any further information from the owners within the next day or so, and if not, maybe you could reach out to him.

Thank you,

Jody Johnston

Jody Johnston

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\*\*\*\*\*

Sent reply:

Hi Jody,

I have nothing as far as photos prior to the loss or any reports. Please continue to reach out to the insured and let me know if they do not respond after this week.

Thanks

-David E Block (01/28/2019 4:23 PM)

Insd requested O&C report  
Recd an email today

Hi David,

I was wondering if we can get a copy of the fire investigators report?

Thank you,

Mandi

Mandi George 805-440-2230

Keller Williams Central Coast

Farm and Ranch

DRE02043283

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Sending her an email with the report.  
-David E Block (01/23/2019 5:51 PM)

14 Day Fwp

No 14 Day Fwp, corresponded with insd a few days ago and pending is appraisal and ongoing LOR.

-David E Block (01/16/2019 11:01 AM)

Email from Mandi with questions

Recd an email from Mandi

From: Mandi George <kwfarmranch@kw.com>

Sent: Monday, January 14, 2019 9:35 AM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] Re: Loss of rents first payment...Claim 405468-GI

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Hi David,

I wanted to check in and see if you needed anything from else from us?

I also wanted to see if you had contacted a lawyer yet? The investigator said that was the next step.

Also can we get the name of the Appraisal Company for our records?

Thank you,

Mandi

Mandi George 805-440-2230

Keller Williams Central Coast

Farm and Ranch

DRE02043283

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Sent reply

Hi Mandi,

At this time I do not need anything else from you. Our subrogation department has retained council for us and they will be the ones pursuing this, I do not get involved with that area. The appraisal company is:

Valbridge Property Advisors | Central California

4915 Calloway Dr., Suite 101

Bakersfield, CA 93312

Office 661.587.1010 ext. 115 | Fax 661.834.0748

Thanks

-David E Block (01/14/2019 2:56 PM)

Received copy of notice letter to PG&E from Yost & Baill. I will be notified when joint exam is scheduled

-Tracy Guinther (01/12/2019 8:48 AM)

Sent sub underway with attorney involvement letter to member

-Tracy Guinther (01/11/2019 1:34 PM)

Emailed a copy of the O&C draft prelim report with photos to Shane

-Tracy Guinther (01/11/2019 1:22 PM)

O&C draft preliminary report and photos has been received. The fire's most probable cause was determined to have been the result of an electrical event associated with PG&E equipment. All other ignition sources were examined and subsequently eliminated except for the buildings electrical system. O&C recommends putting PG&AE on notice for a joint site inspection and an electrical engineer should be retained.

I emailed Jeff Baill at Yost & Baill to confirm receipt of this new assignment that I submitted on 1/8/19.

I will email a copy of the O&C report as soon as acknowledgement and acceptance is received.

-Tracy Guinther (01/10/2019 1:24 PM)

ISO Matches Found

ISO is just this loss.

-David E Block (01/09/2019 5:42 PM)

Expense PSA

Set per your request.

-Tami R Wolf (01/09/2019 5:23 PM)

O&C invoice and report recd

Recd an email today from Reliant with their invoice and report. Invoice total is \$3,782.50, this is higher than normal as there was 10 hours at \$200 an hour just for the inspection and drive time. We also have 3 months evidence storage as he collected the following items:

Evidence consists of.

1. One (1) Main Electrical Panel
2. One (1) Electrical Sub-Panel
3. One (1) Electrical Service Mast
4. One (1) Electrical Meter Plate
5. Remains of P G & E Smart Meter
6. Remains of Overhead Service Drop Line

Will request PSA for expense pmt.

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Report states in part:

1. This fire was determined to have originated within the attached carport associated with 2332 Black Walnut Rd.

2. All fire movement, fire intensity patterns, along with corresponding witness statements revealed fire's specific area within the southeast quadrant of the attached carport, more specifically encompassing the P G & E service drop, the electrical meter, the electrical panel, and the power pole.
3. A complete excavation of the scene was conducted revealing the remains of a P G and E Smart Meter, the main electrical panel, the subpanel, as well as various components, which were all identified within the area of origin.
4. This fires most probable cause was determined to have been the result of an electrical event associated with P G & E equipment.
5. All other ignition sources were examined and subsequently eliminated except for the buildings electrical system.
6. It is recommended that P G & E be placed on noticed for a communal site inspection and an electrical engineer be retained.

7. This scene is to remain intact until a communal inspection can be conducted.

Please note that this is not a formal report but merely a document that depicts my observations from the fire scene. However, a formal report will be authored only at the request of the client.

RI Case No: 190102 Claim # 405468-GI

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Sending activity to subro rep to review report.  
-David E Block (01/09/2019 4:27 PM)

Activity from adjuster advising O&C said it looks like PG&E is the cause and we should put them on notice. He will have his report to us shortly.

Sent LOR pmt and email  
Sent 3 months LOR and this email:

Hi Manid,

Thank you for the lease. I am sending out 3 months rent which is from 1/1/19 through 3/31/19 in the amount of \$5,250.00.

At this time we are just waiting for the appraisal report which will take about 1 month, once we have that we will review for settlement on the mobile home.

Thanks

David E Block

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Claims Specialist II, Commercial Property

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BLOCKD3@nationwide.com

-David E Block (01/07/2019 2:23 PM)

Lease recd.

Recd the lease showing tenant paid this was a 1 year lease at \$1,750 monthly. Since this is a total loss fire I will send out 3 Months rent at this time as there is no way they could have a new mobile home on this property in less than that time frame. I will review again at 3 months to get status for LOR.

-David E Block (01/07/2019 2:11 PM)

Update from Valbridge

Recd an email from our appraiser Friday 1/4/19 as follows:

Hi David,

We inspected the 2332 Black Walnut Rd property today. When I arrived, the owner was present with her two small children. Not sure of the appropriate protocol, but they were starting the clean up of the burned debris. No one was wearing any particular protective gear, which seems like it might be an issue. Due to the age of the mobile home, there is likely asbestos on site. I didnt say anything upon inspection, but Ive been thinking about it most of the day. Just wanted to let you know, because maybe they arent aware of the potential risks.

Jody Johnston

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Bakersfield, CA 93312

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-David E Block (01/07/2019 10:52 AM)

O&C Inspection day and time

Recd email from O&C with status on inspection:

Good morning David,

Mike is scheduled to conduct his investigation Monday, 1/7/19, at 8 AM. Should you have any questions, please do not hesitate to contact us.

Thank you, and have a great day!

Best Regards,

Lieren King

Office Manager

Reliant Investigations, Inc.

<p>9330 7th St., Unit C</p> <p>Rancho Cucamonga, CA 91730</p> <p>909.944.3095</p> <p>-David E Block (01/07/2019 10:36 AM)</p>
<p>ISO Matches Found</p> <p>ISO review only had this loss.</p> <p>-David E Block (01/07/2019 10:35 AM)</p>
<p>O&amp;C still cannot get in touch with O&amp;C</p> <p>Recd an email today from the O&amp;C stating cannot contact insd, sent email reply with contact information and then got a reply stating that was not the contact information she originally recd. Realized I had sent the wrong contact info and it was for another fire loss. Called Lieren King at Reliant and apologized for the wrong info and did confirm she has the correct information but the insd is just not calling her back. Gave her the insd email so she can try to contact that way if needed.</p> <p>-David E Block (01/04/2019 11:06 AM)</p>
<p>Email to insd re appraisal time frame</p> <p>Sent email to insd</p> <p>Hi Mandi,</p> <p>Our appraiser stated it will be about a month to get the appraisal finished. Once we have it I will contact you to let you know and get out the settlement.</p> <p>Thanks</p>

David E Block  
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(Cell) 805-443-3686  
(Fax) 866-314-8281  
BLOCKD3@nationwide.com  
-David E Block (01/03/2019 10:15 AM)

Valbridge budget proposal  
Recd an email from the appraiser as follows:

From: Karla Caro <kcaro@valbridge.com>

Sent: Wednesday, January 02, 2019 3:44 PM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] RE: Appraisal needed...Claim 405468-GI Nationwide Agribusiness Insurance NAIC

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David,

Please see Mike Burgers fee and turn time:

\$5,000

1/31/2019

Please let me know if you wish to move forward, and we will get started.

Best,

Karla Caro

Receptionist

Valbridge Property Advisors | Central California

4915 Calloway Drive, Suite 101

Bakersfield, CA 93312

Office: (661) 587-1010

Fax: (661) 834-0748

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Sent reply just now agreeing to budget and time frame.

-David E Block (01/03/2019 10:12 AM)

will sent attempt to recover deductible and expense to member when a payment is issued and/or if it is determined we have viable sub

-Tracy Guinther (01/03/2019 8:41 AM)

SAFE PLAN

S - CA loss pure comp neg; SOL 3 years for PD

A -TBD - pending O&C

F - Fire at member mobile home which is a rental property. Cause of fire not know at this time, possibly caused by PG&E smart meter. PG&E came out while the fire was still being put out and removed the meter and left.

O&C Lieren King of Reliant Investigating - pending contact with member to set up an inspection

Lease agreement was requested by adjuster

E - photos

P - \$0.00 paid to date

o/s reserve \$54,500.00

L - TBD - pending O&C

A - await results of O&C, place responsible party on notice if warranted

N - O&C report

-Tracy Guinther (01/03/2019 8:32 AM)

Email from Valbridge needing info clarification

Recd an Email from Valbridge needing info clarification as follows:

From: Karla Caro <kcaro@valbridge.com>

Sent: Wednesday, January 02, 2019 2:54 PM

To: Block, David E <d.block@nationwide.com>

Subject: [EXTERNAL] FW: Appraisal needed...Claim 405468-GI

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David,

I spoke and called Mandi George and she gave me the correct address.

Now that we have the correct address and APN, we need to know the following:

The difference in size, reason why: you are mentioning it is 1350 sf built in 1976, but Public records says 2808 sq.ft. built in 1993, and pulling up an article we found regarding the FIRE it says 3,500 sf structure. So we need a little more information.

We just need to verify what were appraising before we can give a quote.

Thank you,

Karla Caro

Receptionist

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Fax: (661) 834-0748

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Sent reply

Hi Karla,

I am only going off what our policy records have it listed at. Our policy states it was built in 1976 and is 1350 square feet and our insured Mandi George confirmed this. I looked at the data sheet you sent an

there is something about living area being 1368SF and I noted they own another mobile home at this same location that was built in 1994 on our policy records and its listed as 1368SF on our policy as well, so possible you pulled the wrong records. They have 3 mobile homes on this same address and they were built in 1994, 1976 and 2005.

Hope this helps.

Thanks

-David E Block (01/02/2019 6:07 PM)

Assignment confirmation from Reliant Investigations for O&C  
Recd O&C Assignment confirmation

From: Lieren King <lieren@reliantinvestigations.net>

Sent: Wednesday, January 02, 2019 1:37 PM

To: Block, David E <d.block@nationwide.com>

Cc: Mike Koster <mike@reliantinvestigations.net>

Subject: [EXTERNAL] Re: Assignment

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Good afternoon David,

Thank you for the new assignment! As soon as I set up an inspection with the insured I will notify you.  
Should you have any questions, please do not hesitate to contact us.

Thank you, and have an amazing day!

Best regards,

Lieren King

Office Manager

Reliant Investigations, Inc.

9330 7th St., Unit C

Rancho Cucamonga, CA 91730

909.944.3095

-David E Block (01/02/2019 4:41 PM)

Appraiser contact

Sent email to Valbridge for an appraisal

Hi Karla,

I need an appraisal for a mobile home that burned to the ground located at 2332 Black Walnut Rd San Luis Obispo. The home was 1350SF and built in 1976. We do not know the make or model. I have

attached a few photos. Please reply to let me know the budget and time frame for completing this request.

Please let me know if you need any further information.

Thanks

David E Block

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Claims Specialist II, Commercial Property

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BLOCKD3@nationwide.com

-David E Block (01/02/2019 4:32 PM)

Email from insd with photos

Recd an email from the insd with photos showing structure fire in progress and after extinguished, this is a total loss burned to the ground. Discussed with mgr and need to hire appraiser and O&C. Sent email reply to insd

Hi Mandi,

I will be hiring an appraisal company to give us the fair market value, once I have that I can settle the loss. I will also be hiring a private fire investigator to help us identify the cause and possibly get in touch with PG&E.

Thanks

-David E Block (01/02/2019 4:27 PM)

Reserves

Set per your request.

Please set EXP 1 at \$44,000 which is full limits plus 10% for debris removal.

EXP 2 \$10,500 for 6 months LOR potential.

-Tami R Wolf (01/02/2019 4:06 PM)

Coverage review

FP 70010 07/12 has fire as a basic cause of loss. This location is scheduled at Special, fire is not excluded so coverage is clear for LOR and BLDG damage.

-David E Block (01/02/2019 4:03 PM)

Initial contact

Called main contact and owner Mandi George 805-595-9675. She said this is LOC 1/3 1976 T/O Mobile home and it burned to the ground, nothing left. The cause is believed to be the PG&E Smart meter as they came out while the fire was still being put out and removed the meter and left.

The unit was rented for \$1,750 month and I agreed LOR is covered until new mobile home could be replaced. I explained that any delay for not being insured to value and not having enough money to put one back will not extend LOR, she understood. I also explained no code upgrade on policy and location insured at ACV and explained what that meant.

Stated I will need photos of the loss and I will have an appraisal done to get fair market value. Insd will send me photos and a copy of the current lease by email.

I sent an email to her already requesting this.

Pending is appraisal. Will hire O&C and send out 2 months LOR once lease recd.  
-David E Block (01/02/2019 4:02 PM)